

**CITY FIRST ENTERPRISES, INC.**

	CPP Disbursement Date 09/17/2010	RSSD (Holding Company) 2697954	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$158	\$169	7.3%		
Loans	\$106	\$129	21.6%		
Construction & development	\$7	\$7	5.6%		
Closed-end 1-4 family residential	\$7	\$10	29.7%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$0	\$0	90.0%		
Commercial & Industrial	\$16	\$16	-3.3%		
Commercial real estate	\$36	\$54	52.6%		
Unused commitments	\$9	\$15	58.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$20	\$19	-3.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$8	\$7	-7.3%		
Cash & balances due	\$3	\$2	-29.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$131	\$141	7.7%		
Deposits	\$127	\$128	1.0%		
Total other borrowings	\$3	\$12	353.4%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$27	\$28	5.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	15.9%	16.5%	--		
Tier 1 risk based capital ratio	22.8%	19.8%	--		
Total risk based capital ratio	24.0%	21.1%	--		
Return on equity <sup>1</sup>	7.5%	2.2%	--		
Return on assets <sup>1</sup>	1.3%	0.4%	--		
Net interest margin <sup>1</sup>	4.6%	5.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	95.4%	73.2%	--		
Loss provision to net charge-offs (qtr)	-441.2%	5381.8%	--		
Net charge-offs to average loans and leases <sup>1</sup>	-0.1%	0.0%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	6.4%	3.3%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	4.2%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.7%	6.0%	0.0%	0.3%	--
Commercial real estate	5.4%	5.6%	0.0%	0.0%	--
Total loans	2.9%	4.1%	0.0%	0.0%	--